

Appendix Table III.12(B): Financial Performance of Public Sector Banks

(Amount in Rs. crore)

Item	2002-03	2003-04	Variation of Col. (3) over Col. (2)	
			Absolute	Percentage
1	2	3	4	5
A. Income (i+ii)	1,28,464.38 (100.00)	1,37,601.81 (100.00)	9,137.43	7.11
i) Interest Income	1,07,232.05 (83.47)	1,09,496.25 (79.57)	2,264.20	2.11
<i>of which:</i> Interest on Advances	49,132.22	49,934.15	801.93	1.63
Income on Investments	50,062.58	53,171.52	3,108.94	6.21
ii) Other Income	21,232.33 (16.53)	28,105.56 (20.43)	6,873.23	32.37
<i>of which:</i> Commission & Brokerage	7,279.22	7,809.58	530.36	7.29
B. Expenditure (i+ii+iii)	1,16,168.92 (100.00)	1,21,055.44 (100.00)	4,886.52	4.21
i) Interest Expended	69,852.59 (60.13)	65,764.53 (54.33)	-4,088.06	-5.85
<i>of which:</i> Interest on Deposits	66,621.00	62,213.56	-4,407.44	-6.62
ii) Provisions and Contingencies	17,421.78 (15.00)	22,928.35 (18.94)	5,506.57	31.61
<i>of which:</i> Provision for NPAs	9,349.37	14,188.89	4,839.52	51.76
iii) Operating Expenses	28,894.55 (24.87)	32,362.56 (26.73)	3,468.01	12.00
<i>of which:</i> Wage Bill	20,444.88	22,389.92	1,945.04	9.51
C. Profit				
i) Operating Profit	29,717.24	39,474.72	9,757.48	32.83
ii) Net Profit	12,295.46	16,546.37	4,250.91	34.57
D. Spread (Net Interest Income) <i>(Interest Income - Interest Expended)</i>	37,379.46	43,731.72	6,352.26	16.99
E. Total Assets	12,85,410.61	14,71,427.67	1,86,017.06	14.47

Note: Figures in brackets are percentage shares to the respective total.